

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

DRAFT

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,747	35%
1-unit, attached structure	2,602	8%
2-4 units	3,783	11%
5-19 units	9,283	28%
20 or more units	4,812	14%
Mobile Home, boat, RV, van, etc	990	3%
Total	33,217	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	21	0%	703	4%
1 bedroom	221	2%	6,342	32%
2 bedrooms	2,395	24%	7,800	39%
3 or more bedrooms	7,462	74%	5,119	26%
Total	10,099	100%	19,964	101%

Table 2 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Units assisted through the Low-Income Housing Tax Credit Program:

- 652 total family type units (Bicycle Apartments, Crestline Properties, Henderson Courts, Orchard Glen Cooperative, Woodbridge Apartments I)
- 20 total accessible type units (Westplex Woods)
- 210 total elderly type units (Cambridge Square, Providence Place)
- 882 total units

City of Bloomington HOME Investment Partnership Assisted Units:

- 5 units -- 3/4 House -- (Amethyst House)
- 13 units -- SRO -- (Centerstone)
- 28 units -- DV Apartments -- (Middle Way House)
- 11 units -- Accessible -- (Renaissance Rentals)
- 110 units -- family -- (Rental New Construction Rental Rehabilitation Programs)
- 167 Total units

* IDIS Report with who served numbers

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Bloomington has a very low vacancy rate for both owner-occupied (1.5%) and rental (3.1%). With vacancy rates so low, demand for housing is very high which drives prices up. Please see discussion below MA-15.

Describe the need for specific types of housing:

Accessible housing -- According to the U.S. Census 2010, there are approximately 5,532 persons in Bloomington who are under the age of 65 and have a disability. There are also 6,523 persons over the age of 65. While not all of these individuals will need accessible housing, many of them likely would benefit from it. The 2000 edition of the *Directory of Resources and Services for People with Disabilities* developed by the Bloomington Council on Accessibility shows 388 units and HAND's last count noted 455 units that are accessible in Monroe County.

Affordable Housing within walking distance of employment centers -- *A Look Inside the 2011 Bloomington Economy* by the Bloomington Economic Development Corporation shows the largest employment by section, 2009, to be Government with employment numbers of 23,081. This would include Indiana University which has an employment base of approximately 7,400 people (<http://www.iub.edu/faculty/index.shtml>). The second largest sector is Health care and social assistance with employment numbers of 9,156. Most of these jobs are located in or near the Bloomington downtown. Yet, housing for the basic works is likely out of reach due to the student housing demand which pushes low to moderate income households further out of the downtown area making them more dependent on transportation.

Senior housing -- There are approximately 6,523 persons over the age of 65 living in Bloomington. While the median age in Bloomington is 23.3 years due to the presence of * Indiana University students,

the population is aging. Bloomington was listed in the *Top 25 Places to Retire* by **Forbes** in 2012, **AARP's 10 Great Small Cities for Retirement** in 2011, and **Money Magazine's Top 25 Places to Retire** in 2011. Bloomington has a lot to offer retirees; excellent theater, collegiate sports, museums, parks and many activities. Demand for senior housing continues to increase; particularly affordable senior housing. Add what Dan finds out.

Workforce housing -- Bloomington has a highly educated populace with 56.6% of the population having a Bachelor's degree or higher. Median household income is \$53,046 with median income for men at \$20,548 and women at \$13,828 (<http://factfinder.census.gov>). In order to attract and maintain an accessible workforce, housing needs to be available for individuals and households that are ineligible for affordable housing programs, but below what market rate housing would require approximately 81% - 125% Area Median Income.

Discussion

In order to encourage the development of housing as outlined above, objectives for the next five years will include:

Objective 1: Create opportunity for the development of affordable housing.

Objective 2: Provide financial assistance for the development or modification of housing that is accessible.

Objective 3: Create opportunity for the development of affordable senior housing.

Objective 4: Work to develop creative ways to encourage workforce housing close to employment centers.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	119,300	166,300	39%
Median Contract Rent	491	644	31%

Table 3 - Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,216	26.1%
\$500-999	11,110	55.7%
\$1,000-1,499	2,218	11.1%
\$1,500-1,999	762	3.8%
\$2,000 or more	658	3.3%
Total	19,964	100.0%

Table 4 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	964	No Data
50% HAMFI	4,314	715
80% HAMFI	13,234	2,085
100% HAMFI	No Data	3,309
Total	18,512	6,109

Table 5 - Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	548	598	747	1,042	1,323
High HOME Rent	548	598	747	1,042	1,145

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	548	598	718	830	926

Table 6 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Monthly Housing Cost as Percent of Income:

Source: American Fact Finder

<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

Bloomington's housing market is affected by the presence of Indiana University. Affordable housing in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford.

57.1% of households in Bloomington make less than \$34,999/year.

(<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>). The maximum house price a household with an annual income of \$34,999/year could afford is \$131,000 (assuming 4% interest rate for 30 years) if they are willing/able to spend the full 30% gross monthly income on housing. On March 9, 2015, a review of the properties for sale in Bloomington (homefinder.org) showed 724 listings with Bloomington addresses (includes much of Monroe County outside the city limits). Three hundred thirty-three (333) properties are available for sale with listing prices below \$150,000. Of those 333 properties, fifty-four (54) are houses in the city limits with a price breakdown as follows: below \$50,000 (0), between \$50,000 - \$100,000 (17) and between \$100,000 - \$150,000 (37).

Further, rents are driven by the student market and those units are often unaffordable for low to moderate income families. Sixty-six percent (66.2%) of Bloomington's housing stock is rental and rental vacancy rates remain very low at 3.1%

(<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>). According to the above table, 68.9% of the rental households spend more than 30% of their gross monthly income on housing costs.

How is affordability of housing likely to change considering changes to home values and/or rents?

Unlike much of the country, Bloomington did not significantly suffer from the housing crash. Home values and rents have remained relatively stable since the last Consolidated Plan. We do not anticipate significant changes to our market in the next five years due to home values or rents.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Federal Office of Management and Budget decided to include Greene and Owen counties in the Bloomington Metropolitan Area (MSA) which lowered the Fair Market Rents for Bloomington in 2005. Fair Market Rents for the Bloomington MSA in 2014 are as follows:

According to a market analysis conducted by CBRE and presented on January 27, 2015, average rents for Bloomington are as follows:

Note: Ranges are due to bathroom counts.

With demand being so high, landlords may choose to rent at market rate limiting the number of affordable rental units in the market.

Discussion:

See objectives outlined above.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section is a discussion on the condition of housing in Bloomington. The most common condition Bloomington residents have with regards to their housing is cost burden. As that is outlined above, this section will focus on the physical characteristics of housing.

Definitions

"Dwelling unit" means a single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.

"Residential rental unit" for the purposes of this document means any dwelling unit, rooming house, or rooming unit occupied by a person(s) other than the owner and/or their legal dependent, that has been inspected and permitted through Bloomington Municipal Code Title 16.

"Selected condition" from the US Census Housing Characteristics in the U.S. Table means one of the following: crowding, cost burden, house heating fuel, plumbing facilities, sewage disposal, water source, and telephone service.

"Substandard unit" for either owner-occupied or rental use means a unit that is absent complete plumbing, bath, kitchen facilities for the exclusive use of that unit and/or is structurally unsound.

"Substandard condition but suitable for rehabilitation" means a substandard housing unit that is structurally sound and economically feasible to repair.

"Unsafe premises" means a building or structure, or any part of a building or structure that is:

1. in an impaired structural condition that makes it unsafe to a person or property;
2. a fire hazard;
3. a hazard to public health;
4. a public nuisance;
5. dangerous to a person or property because of a violation of a statute or ordinance concerning building condition or maintenance; or
6. vacant and not maintained in a manner that would allow human habitation, occupancy, or use under the requirements of a statute or ordinance;

is considered an unsafe building. Indiana Code 36-7-9-4.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,084	21%	12,051	60%
With two selected Conditions	23	0%	287	1%
With three selected Conditions	0	0%	78	0%
With four selected Conditions	0	0%	31	0%
No selected Conditions	7,992	79%	7,517	38%
Total	10,099	100%	19,964	99%

Table 7 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,127	11%	2,962	15%
1980-1999	3,364	33%	6,460	32%
1950-1979	4,041	40%	8,236	41%
Before 1950	1,567	16%	2,306	12%
Total	10,099	100%	19,964	100%

Table 8 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,608	56%	10,542	53%
Housing Units build before 1980 with children present	669	7%	600	3%

Table 9 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	3	0	3
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 10 - Vacant Units

Alternate Data Source Name:

Vacant Units

Data Source Comments:

* According to the ACS, Bloomington has 2,996 vacant housing units. Through the Unsafe Building Program, we track properties where unsafe Orders have been issued. HAND can issue Orders to Seal, Orders to Repair or Orders to Remove. The above noted stats are based on our Unsafe Building Program. It is our opinion that, at this time, all of the noted vacant structures could be rehabilitated.

Need for Owner and Rental Rehabilitation

As noted in other areas of this plan, the most common condition for housing in Bloomington is cost burden. However, as housing ages and needs change, there is always a need for rehabilitation. The City of Bloomington has provided funding for both owner-occupied and rental rehabilitation

Owner Rehabilitation -- While the situations that bring HAND applications for owner-occupied rehabilitation vary, the most common is necessary rehabilitation due to deferred maintenance, interim controls (or abatement) for lead-based paint, the need for energy efficiency or code related upgrades.

Rental Rehabilitation -- As noted above, the City of Bloomington has an extensive Residential Rental and Lodging Establishment Inspection program that inspects and permits all rental units within the city limits. Rental rehabilitation requests are typically to bring older units up to current standards so they are more marketable.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead is a naturally occurring element that is harmful to people when taken into the body through ingestion or inhalation. Lead can accumulate in various organs or bones and can cause serious and long-lasting physical and neurological problems. Lead can enter the body quickly in large dose or slowly over a period of time. Children under the age of six or pregnant women are most at risk for lead poisoning. According to the HUD National Survey of Lead and Allergens in Housing (January 2001), approximately 38 million homes have lead-based paint somewhere in the building. The survey also found that 25 million homes have significant hazardous conditions that are likely to expose families to unsafe levels of lead.

According to the ACS Selected Housing Characteristics, there are 17,573 housing units in Bloomington that were built prior to 1980. Bloomington was on the forefront of concern regarding the hazards of lead-based paint and, in 1972, the Bloomington Common Council attempted to outlaw the use of Lead Based Paint in rental properties through its rental inspection program. The City was sued and lost. The City adjusted its code and required that chipping and peeling paint be encapsulated which has continued through today. In 2004/2005, HAND administered a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. One of the

most important outcomes of this grant was the agreement from Southern Indiana Pediatrics to test all of the children in their practice at 9 months and 2 years. If the level is between 5 - 10, a follow-up home visit is scheduled to determine where the child is being exposed to lead hazards. If it is above 10, a home visit from IU Community Health's Public Health Nurse or the Monroe County Health Department is scheduled. Most issues are resolved before the lead level gets to 10. Households that can be assisted through HAND's housing programs are referred.

Discussion

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Each home is assessed. Since 2001, HAND has conducted 122 risk assessments and 30 visual assessments. Of those risk assessments, 57 showed to have unacceptable lead levels with the highest lead level of dust wipe being 79,460/mg/ft², paint chip being 42.74%, soil being 24,000 ppm. Ten of those assessments were for families with children.

Risk assessment steps include:

1. Scheduling an interview. Interview questions include:
2. Locations where children play, sleep and eat. Location where toys are stored. EBL testing results, if any. Any visible evidence of chewing paint? Entrances most frequently used. Locations of any window air conditioning units. Do any members engage in gardening? If so, where? How often is the household cleaned? What cleaning methods do you use? Any recent completed remodeling or renovations? If so, where? Was any building debris stored in the yard? Are you planning any remodels or renovations? Do any household members work in a lead-related industry? If so, where? Where are work clothes stored and cleaned? Have there been previous lead-based paint evaluations? Have there been previous lead hazard control activities?
3. Determine location of dust swipes (approximately 12 -14 swipes/project).
4. Retrieve paint chip samples from exterior of house and trim.
5. Collect composite soil samples. If play area, separate sample from play area.
6. Provide owner with an extensive written report of test results.
7. Each household receives instruction on how to inspect for interim control failure and how to remedy situation.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Over the last 10 years, the Bloomington Housing Authority has been rehabilitating their public housing units to modernize the units and make them more energy efficient and accessible, where possible. To date, the Bloomington Housing Authority has rehabilitated 146 of their 310 units and four (4) are in progress. Project specifications include exterior paint & upgrades, complete kitchen upgrades including new appliances, bathroom remodels including new fixtures, walk-in showers, and energy efficiency improvements.

Public Housing Condition

Public Housing Development	Average Inspection Score
Crestmont (2013)	92
Reverend Butler (2012)	90
Walnut Woods (2012)	90

Table 12 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Please see above.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Bloomington Housing Authority (BHA) is committed to providing self-sufficiency services to its tenants through the Step-Up program, funded through the HUD Resident Opportunity and Self-Sufficiency (ROSS) grant, and this programming has grown over the years to include one full time and one part time staff member. There are currently 40 public housing residents enrolled pursuing educational, employment or aging-in-place goals.

The on-site Boys and Girls Club provides a substantial summer and after school program for children of all ages. The Boys and Girls Club offers after school tutoring, a garden club, an active reading and homework help program along with career explorations, a computer lab, dance and art classes, swimming, etc. During the past five years a Lego league started and has won at competition as well as a chess club with participants as young as 6 and as old as 65.

Examples of programs for residents offered in our Community Building are adult high school equivalency classes, Work Keys testing, Fall Fest and Haunted House, Family Night Out, Healthy Homes, Health and Wealth Expo, Holiday Party for all residents, Santa's Workshop to make your own gifts, Learn to Do your own taxes workshop and college entrance workshop.

The BHA owns and maintains a security camera which contributes to the reduction of crime activity on our sites. We have trained the local police department on how to use our camera system and they continue to monitor problem areas or incidents.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	69	0	109	14	0
Households with Only Adults	81	0	0	0	0
Chronically Homeless Households	0	0	50	34	0
Veterans	0	0	0	0	0
Unaccompanied Youth	4	0	9	0	0

Table 13 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Bloomington has a variety of services to complement services targeted to homeless persons. Mainstream services include IU Health Bloomington Hospital (health services) Centerstone (mental health), and Work One (workforce development). However, Bloomington has a robust social service network that provides services, in addition to mainstream services, specifically targeted to homeless persons. Please see below for more detail.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

See attached Exhibit *.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Many of the special needs facilities and their services are outlined above.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

See section * for information regarding special needs housing.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

As outlined above, Centerstone, a community-based behavioral healthcare agency, provides a full range of mental health and substance abuse treatment services including housing options. Housing options through Centerstone include Shelter + Care, Hoosier House, Grant House, First Street House, Cardinal House, Hopewell Apartments, Westplex, Blair House, Fairview Apartments, and Wylie House. In addition, Centerstone operates the Recovery Center which also has housing. Centerstone is an active member of the community's social service safety net and works with the other agencies to provide services to their clients as needed.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will continue many of the programs and projects outlined in other areas of this document; including the BPD Outreach Program, funding services through Community Development, Tenant Based Rental Assistance through HOME, funding for social service agencies through the Jack Hopkins Counseling Social Service Grant program (general fund), and participation in the Housing Network. See Annual Action Plan Section * for goals for Year 1.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

NA

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MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Barriers to affordable housing can be broken down into two main categories; economic factors and regulatory factors.

Economic Factors:

1. There are insufficient financial resources to meet the housing needs for all persons. As outlined above, the demand for affordable housing exceeds the supply of affordable housing.
2. There are insufficient financial resources to Housing Choice Vouchers for households in need. There are approximately * people on the HCV waiting list.

Regulatory Factors:

1. Local factors:

Prior to the City's adoption of the Unified Development Ordinance (UDO) in 2007, the common zoning approach to creating affordable housing units was for developers, non-profit affordable housing providers and the City itself to develop affordable housing units either through the rezoning process (most typically through Planned Unit Developments) or via the variance process.

1. State factors:
2. Indiana Code 36-7-15.1-35.5 allows for the development of a housing trust fund. 2015 House Bill 1300 -- This Bill proposes amending IC 36-1-3-8.5 as follows: "Sec. 8.5. A unit may not adopt or enforce an ordinance that requires or would have the effect of requiring a landlord to participate in: (1) a Section 8 program of the federal Housing Act of 1937 (42 U.S.C. 1437f); or (2) a similar program concerning housing."

2015 Senate Bill 415 -- This Bill proposes amending IC 32-30-10.5-12 as follows: "Sec. 12. This chapter does not apply to a mortgage that is serviced by a mortgage servicer that is subject to the requirements of 12 CFR 1024.39, 12 CFR 1024.40, and 12 CFR 1024.41."

Please refer to the *Analysis of Impediments to Fair Housing* for further information on regulatory barriers. Please see Enhanced version of the Consolidated Plan 2015-2019 for additional details.

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MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Bloomington's Economic & Sustainable Development Department's mission is to enhance quality of life for citizens by administering strategic programs and initiatives which foster an environment where businesses may thrive and retain and create new, quality jobs.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	56	182	0	1	1
Arts, Entertainment, Accommodations	2,553	6,339	20	22	2
Construction	501	945	4	3	-1
Education and Health Care Services	2,819	7,911	22	27	5
Finance, Insurance, and Real Estate	815	1,891	6	6	0
Information	376	966	3	3	0
Manufacturing	1,634	1,815	13	6	-7
Other Services	629	1,463	5	5	0
Professional, Scientific, Management Services	1,017	1,672	8	6	-2
Public Administration	0	0	0	0	0
Retail Trade	1,872	5,198	14	18	4
Transportation and Warehousing	361	192	3	1	-2
Wholesale Trade	438	701	3	2	-1
Total	13,071	29,275	--	--	--

Table 14 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	38,031
Civilian Employed Population 16 years and over	35,093
Unemployment Rate	7.73
Unemployment Rate for Ages 16-24	15.08
Unemployment Rate for Ages 25-65	4.08

Table 15 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	10,525
Farming, fisheries and forestry occupations	1,424
Service	4,360
Sales and office	7,115
Construction, extraction, maintenance and repair	1,145
Production, transportation and material moving	1,083

Table 16 - Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,836	89%
30-59 Minutes	2,360	7%
60 or More Minutes	1,159	4%
Total	32,355	100%

Table 17 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	726	203	819
High school graduate (includes equivalency)	2,639	266	1,259
Some college or Associate's degree	4,203	412	1,669

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	13,138	301	3,276

Table 18 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	65	84	108	226	350
9th to 12th grade, no diploma	500	471	247	612	380
High school graduate, GED, or alternative	6,890	1,299	835	2,030	1,604
Some college, no degree	23,828	2,097	1,064	1,860	1,250
Associate's degree	493	514	290	468	145
Bachelor's degree	3,669	4,148	1,596	2,377	765
Graduate or professional degree	173	3,227	1,913	3,473	1,833

Table 19 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,750
High school graduate (includes equivalency)	18,378
Some college or Associate's degree	24,806
Bachelor's degree	28,571
Graduate or professional degree	37,518

Table 20 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table, the two top major employment sectors are *Education and Health Care Services* (2,819) and *Arts, Entertainment, Accommodations* (2,553); however, according to the Bloomington Economic Development Corporation's Economic Dashboard (http://www.comparebloomington.us/econ_dashboard.php) the largest employment sector in

Bloomington is Government (26,111). Given that one of the largest employers in Bloomington is Indiana University with more than 6,400 faculty and staff is more realistic.

Describe the workforce and infrastructure needs of the business community:

Bloomington has a highly educated workforce with 54.8% of persons age 18 and over have a bachelor's degree or higher. During the economic development focus group and key informant surveys, soft skill development was noted.

Business infrastructure includes a plan for daily operations, processes and human resources. According to the Community Survey conducted on *, the greatest economic development need in Bloomington is job creation/development followed by job training and recruitment of employers. The Community Survey also indicated the need for support for small businesses, assist businesses with job training, and support technology based businesses.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In June 2011, the City of Bloomington purchased 12 acres in its Certified Technology Park from Indiana University for development as a technology employment center. The Economic & Sustainable Development Department undertook a master planning process for the development of the Park (<http://bloomington.in.gov/media/media/application/pdf/15735.pdf>). The City will invest significant resources into this Park in the form of infrastructure and business incentives to fully develop its potential.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As noted above, there is a need for soft skill development for the local work force. WorkOne South Central provides training and educational opportunities to job seekers in the area. These opportunities include training on soft skills, writing, CPR, and technology such as basic computer skills, Microsoft Office, and Adobe.

While Bloomington has a highly educated population with 54.8% of adults having at least a bachelor's degree, many of the life science jobs have specific training needs which a cooperative program with IVY Tech Community College is working to fill. IVY Tech is the third fastest growing community college in the nation for its size. IVY Tech and the Monroe County Government partnered to create the Indiana Center

for Life Sciences to help fill the needs of local life science employers by providing to the local workforce to meet their needs.

In addition to being the home for Indiana University, Bloomington's business community has a concentration of life science industries that is six times greater than the U.S. average. As noted above, the City of Bloomington is working on the development of 12 acres to support technology businesses. Indiana University's School of Informatics and Computing invests in student-led technology businesses that could lead to opportunities that could grow in the Tech Park.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

See above.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

What are the characteristics of the market in these areas/neighborhoods?

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

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